

# Direct Loans

William D. Ford Federal Direct Loan Program

## Federal Direct Consolidation Loan Request to Add Loans

OMB No. 1840-0693  
Form Approved  
Exp. Date 1/31/2002

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form shall be subject to penalties which may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

### Section A: Borrower Information

See instructions on reverse side before completing this form.

1. Last Name	First Name	Middle Initial	2. Social Security Number
			— —
3. Does your Federal Direct Consolidation Loan (or the application you have submitted) include loans made to your spouse? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, complete Items 4 and 5 and have your spouse sign and date this form in Item 12.			
4. Spouse's Last Name	First Name	Middle Initial	5. Spouse's Social Security Number
			— —

### Section B: Education Loan Indebtedness

6. Loan Holder/Service's Name, Address, and Area Code/Telephone Number	7. Loan Type	8. B=Borrower S=Spouse J=Joint	9. Account Number	10. Current Balance	11. To Be Consolidated? Yes No	
( )						
( )						
( )						

### Section C: Promissory Note Addendum

I request that the U.S. Department of Education (ED) repay the eligible federal education loan(s) identified above in Section B and that the amount of my Federal Direct Consolidation Loan be increased to include the amount paid by ED.

If my Federal Direct Consolidation Loan has been made already, I understand that this request must be received by ED within 180 days of the date my Federal Direct Consolidation Loan was made. I further understand that by adding these loans my repayment term may be extended and my monthly payment amount may change. I will receive a revised Disclosure Statement and Repayment Schedule from ED disclosing the new repayment schedule.

My signature below certifies that I have read, understand, and agree to the terms and conditions of this loan, including all terms and conditions specified on the Federal Direct Consolidation Loan Application and Promissory Note which was previously submitted and the Borrower's Rights and Responsibilities that accompanied it.

**I UNDERSTAND THAT THIS IS A FEDERAL LOAN THAT I MUST REPAY.**

12. Signature of Borrower \_\_\_\_\_ Date \_\_\_\_\_  
Signature of Spouse (for joint consolidation) \_\_\_\_\_ Date \_\_\_\_\_

## Federal Direct Consolidation Loan Instructions and Important Notices

Use this form if you would like to add an eligible federal education loan(s) to your Federal Direct Consolidation Loan (or the application you have submitted).

Note: If your Federal Direct Consolidation Loan has been made already, you **must** return the completed form to us within 180 days after the date your Federal Direct Consolidation Loan was made. If you want to consolidate an additional eligible loan(s) after this period of time, you will need to apply for a new Federal Direct Consolidation Loan.

The form should be printed in blue or black ink or typewritten, and it must be signed and dated by the borrower(s). If you cross out anything and write in new information, put your initials beside the change.

Incorrect or incomplete information may delay processing.

### Section A: Borrower Information

**Items 1 and 2:** Enter the information requested.

**Item 3:** Tell us if your spouse is (or will be) a joint borrower on your Federal Direct Consolidation Loan. If you respond "yes," you must complete Items 4 and 5, and have your spouse sign and date the form in Item 12. If you respond "no" and you want to consolidate your loan(s) with your spouse's eligible loan(s) at this time, you must complete a new application.

**Items 4 and 5:** If required (see Item 3), enter the requested information.

### Section B: Education Loan Indebtedness

List the loan(s) you want to add to your Federal Direct Consolidation Loan (or the application you have submitted) in Section B.

**Item 6:** Enter the information requested. You **must** give us at least the name, city, and state of your loan holder or servicer. We want you to give us the "correspondence address" for your loan holder or servicer. If there is only one address on your loan documents, give us that address. If you cannot find this information on your loan documents, call the telephone number on the statement. For each loan, send a photocopy of the document where you found the information.

**Item 7:** Enter the letter that corresponds to the loan type from the chart provided. If you are not sure about the loan type, leave this item blank.

**Item 8:** Tell us whether the loan was made to you, to your spouse, or to both of you by entering:

**B** - for borrower    **S** - for spouse    **J** - for loans to both of you

You **must** complete this item, even if you are not married.

**Item 9:** Enter the account number for each loan (the number should be on your statement or in your payment book). If you cannot find the account number, leave this item blank.

**Item 10:** Enter the current balance for each loan as of your last payment. You **must** complete this item. Use the amount on your last statement or give us an approximate amount.

**Item 11:** Tell us whether you wish to consolidate this loan by entering "Y" in the "Yes" column or "N" in the "No" column. You **must** answer this item.

### Privacy Act Disclosure Notice

The Privacy Act of 1974 (5 U.S.C.552a) requires that the following notice be provided to you. The authority for collecting the information requested on this form is §451 et seq. of the Higher Education Act of 1965, as amended. Your disclosure of this information is voluntary. However, if you do not provide this information, your request to add a loan(s) to your Federal Direct Consolidation Loan (or the application you have submitted) cannot be considered. The information on this form will be used to determine whether your loan(s) is eligible to be added to your Federal Direct Consolidation Loan (or the application you have submitted) and to document your agreement to repay the loan(s) when the loan(s) is added. The information in your file may be disclosed to third parties as authorized under routine uses in the Privacy Act notices called "Title IV Program Files" (originally published on April 12, 1994, Federal Register, Vol. 59, p. 17351) and "National Student Loan Data System" (originally published on December 20, 1994, Federal Register, Vol. 59, p. 65532). Thus, this information may be disclosed to federal and state agencies, private parties such as relatives, present and former employers and creditors, and contractors of the Department of Education for purposes of administration of the student financial assistance program, for enforcement purposes, for litigation where such disclosure is compatible with the purposes for which the records were collected, for use by federal, state, local, or foreign agencies in connection with employment matters or the issuance of a license, grant, or other benefit, for use in any employee grievance or discipline proceeding in which the Federal Government is a party, for use in connection with audits or other investigations, for research purposes, for purposes of determining whether particular records are required to be disclosed under the Freedom of Information Act, and to a Member of Congress in response to an inquiry from the congressional office made at your written request.

Because we request your social security number (SSN), we must inform you that we collect your SSN on a voluntary basis, but section 484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)) provides that, in order to receive any grant, loan, or work assistance under Title IV of the HEA, a student must provide his or her SSN. Your SSN is used to verify your identity, and as an account number (identifier) throughout the life of your loan(s) so that data may be recorded accurately.

### Section C: Promissory Note Addendum

**Item 12:** Sign and date the promissory note addendum in blue or black ink. If your spouse is (or will be) a joint borrower on your Federal Direct Consolidation Loan, you **both** must sign and date the promissory note. If you fail to do so, your request to add a loan(s) will not be processed.

Review all the information on the form. When complete, make a copy for your records and mail the original to us in the envelope provided.

As soon as we receive your completed form, we will begin processing. During this time, we might call you with questions. We will be sending you a notice before we pay off your loan(s).

In the meantime, if you currently are required to make payments on your loan(s), continue to do so. You will need to continue making payments until you receive written notification that your loan(s) has been successfully added to your Federal Direct Consolidation Loan. If you are having difficulty making payments on your loan(s), contact the correspondence address or telephone number on your current loan statement(s) to find out ways you might be able to postpone loan payments; ask specifically about your "deferment" or "forbearance" options.

### Types of Education Loans and Their Codes

#### Subsidized Loans

- A Subsidized Federal Stafford Loans
- B Guaranteed Student Loans (GSL)
- C Federal Insured Student Loans (FISL)
- D Federal Direct Stafford/Ford Loans
- E Federal Direct Subsidized Consolidation Loans
- F Federal Perkins Loans
- M National Direct Student Loans (NDSL)
- N National Defense Student Loans (NDSL)
- O Subsidized Federal Consolidation Loans

#### Unsubsidized Loans

- G Unsubsidized Federal Stafford Loans (including Non-Subsidized Stafford Loans made prior to 10/1/92)
- H Federal Supplemental Loans for Students (SLS)
- J Unsubsidized Federal Consolidation Loans
- K Federal Direct Unsubsidized Consolidation Loans
- L Federal Direct Unsubsidized Stafford/Ford Loans
- P Auxiliary Loans to Assist Students (ALAS)
- Q Health Professions Student Loans (HPSL)
- R Health Education Assistance Loans (HEAL)
- S Federal PLUS Loans
- T Parent Loans for Undergraduate Students (PLUS)
- U Federal Direct PLUS Loans
- V Federal Direct PLUS Consolidation Loans
- Y Nursing Student Loans (NSL)
- Z Loans for Disadvantaged Students (LDS)
- W Other education loans ineligible for consolidation

**For assistance when completing this form, call the  
Loan Origination Center's Consolidation Department at  
1-800-557-7392.**

**For the hearing impaired, the TDD number is  
1-800-557-7395.**

### Financial Privacy Act Notice

Under the Right to Financial Privacy Act of 1978 (12 U.S.C. 3401-3421), ED will have access to financial records in your student loan file maintained in compliance with the administration of the Direct Loan Program.

### Paperwork Reduction Notice

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1840-0693. The time required to complete this information collection is estimated to average 0.16666 hour (10 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed, and complete and review the information collection. **If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to:** U.S. Department of Education, Washington, DC 20202-4651. **If you have any comments or concerns regarding the status of your individual submission of this form, write directly to:**

**U.S. Department of Education  
Consolidation Department  
Loan Origination Center  
P.O. Box 242800  
Louisville, KY 40224-2800**